

SUBSTITUTION OF TRUSTEE

WHEREAS, on this 18th day of June, 20 04, James Andrew Stepp, Jr.* executed a certain deed of trust to John V. Masserano, Trustee for the benefit of Mortgage Electronic Regis** which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2014 at Page 131, and recorded in the aforesaid Chancery Clerk's Office. **tration Systems, Inc.

WHEREAS, said Deed of Trust was subsequently assigned to Everhome Mortgage Company by instrument dated 12/18/2007 and filed for record in Book 2,835, Page 438 of the aforesaid records; and

WHEREAS, EVERHOME MORTGAGE COMPANY, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, EVERHOME MORTGAGE COMPANY, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as trustee as provided by the terms of the aforesaid Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this 19th day of December, 20 07.

EVERHOME MORTGAGE COMPANY

*a married man and Charlotte
A. Stepp

By: Kellie Rohling
Name: Kellie Rohling
Title: VICE PRESIDENT
(CORPORATE SEAL)

ATTEST: Eric Lammons
Name: Eric Lammons
Title: VICE PRESIDENT

STATE OF FLORIDA
COUNTY OF DUVAL

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named KELLIE ROHLING, personally known to me to be the VICE PRESIDENT of the within named EVERHOME MORTGAGE COMPANY, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this 19th day of December, 20 07.

Wanda Snow
NOTARY PUBLIC:
(NOTARY SEAL)

RETURN TO:

RETURN TO:
SHAPIRO & MASSEY
1910 LAKELAND DRIVE, SUITE B
JACKSON, MS 39216
801-981-9299

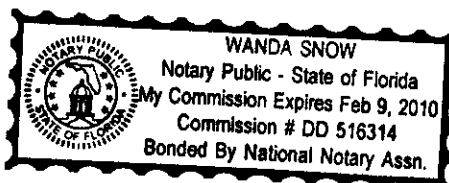


EXHIBIT "A"

INDEXING INSTRUCTIONS

INDEX IN: Lot 5, Section A, Sunset Farms Sub., S9 & 10, T3S, R8W, DeSoto Co., MS

LEGAL DESCRIPTION:

Lot 5, Section A, Sunset Farms Subdivision, located in Sections 9 & 10, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 71, Pages 11-13, in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

RETURN TO &
PREPARED BY:

J. GARY MASSEY
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299 - PH

S&M# 07-1262